AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Currently Amended) A method, performed by a processor associated with a financial institution, for funding [[a]] the financial institution through a financial investment fund, the method comprising:

receiving, by the processor, a plurality of individual funds corresponding to a plurality of investors respectively;

aggregating, by the processor, the plurality of individual funds into an aggregated fund for investing into the financial investment fund, wherein the financial investment fund includes a plurality of certificates of deposits and a transaction account;

determining, by the processor, a first portion of the financial investment fund to invest in [[the]] a plurality of certificates of deposit[[s]] issued by the financial institution, wherein each certificate the plurality of certificates of deposit mature[[s]] at [[a]] varying predetermined time maturity dates with a degree of laddering based on anticipated need for liquidity within the aggregated fund, and wherein the financial institution uses the first portion of the financial investment fund to perform a function of the financial institution wherein the function requires the financial institution to provide cash; and

determining, by the processor, based on the amount of the first portion invested in the plurality of certificates of deposit[[s]], a second portion of the financial investment fund for investing in [[the]] a transaction account, wherein the transaction account is used to fund a withdrawal from the financial investment fund by any investor among the plurality of investors.

2.   (Original) The method of claim 1, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.

3.   (Currently Amended) The method of claim 1, further comprising paying, by the processor, a return to the plurality investors from the financial investment fund.

4.   (Currently Amended) The method of claim 1, wherein ~~one of~~ the ~~at least one~~ financial institution manages the financial investment fund.

5.   (Currently Amended) The method of claim 1, wherein the plurality of certificates of deposit[[s]] have at least one of varying return rates and varying maturity dates.

6.   (Currently Amended) The method of claim 1, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposit[[s]], promissory notes, time deposits, and bonds.

7.   (Original) The method of claim 1, wherein the function of the financial institution comprises a credit card operation.

8.   (Currently Amended) The method of claim 7, wherein the financial institution uses the first portion ~~of the aggregated fund~~ to pay merchants for goods or services provided to users of credit cards provided by the financial institution.

9.   (Original) The method of claim 1, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

10.   (Currently Amended) The method of claim 1, wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposit[[s]].

11.   (Cancelled)

12.   (Currently Amended) The method of claim [[11]] 1, wherein the amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

13.   (Original) The method of claim 1, wherein a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.

14.   (Original) The method of claim 1, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account and a 401k account.

15.   (Currently Amended) The method of claim 1, wherein further comprising providing access to the financial investment fund comprises via communicating over a network by the processor.

16.   (Currently Amended) The method of claim 15, wherein user devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of at least one of the at least one financial institution, and an office of an enterprise managing the financial investment fund.

17-31 (Cancelled).

32.   (Currently Amended) A system, performed by including a processor associated with a financial institution, for funding [[a]] the financial institution through a financial investment fund, the system comprising:

a component for receiving a plurality of individual funds corresponding to a plurality of investors respectively;

a component for aggregating the plurality of individual funds into an aggregated fund for investing into the financial investment fund, ~~wherein the financial investment fund includes a plurality of certificates of deposits and a transaction account~~;

a component for determining a first portion of the financial investment fund to invest in [[the]] a plurality of certificates of deposit[[s]] issued by the financial institution, wherein ~~each certificate~~ the plurality of certificates of deposit mature[[s]] at [[a]] varying ~~predetermined time~~ maturity dates with a degree of laddering based on anticipated need for liquidity within the aggregated fund, and wherein the financial institution uses the first portion of the financial investment fund to perform a function of the financial institution wherein the function requires the financial institution to provide cash; and

a component for determining, based on the amount of the first portion invested in the plurality of certificates of deposit[[s]], a second portion of the financial investment fund for investing in [[the]] a transaction account, wherein the transaction account is used to fund a withdrawal from the financial investment fund by any investor among the plurality of investors.

33.   (Original) The system of claim 32, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.

34.   (Original) The system of claim 32, further comprising a component for paying a return to the plurality investors from the financial investment fund.

35.   (Currently Amended) The system of claim 32, wherein ~~one of~~ the ~~at least one~~ financial institution manages the financial investment fund.

36.   (Currently Amended) The system of claim 32, wherein the plurality of certificates of deposit[[s]] have at least one of varying return rates and varying maturity dates.

37.   (Currently Amended) The system of claim 32, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposit[[s]], promissory notes, time deposits, and bonds.

38.   (Original) The system of claim 32, wherein the function of the financial institution comprises a credit card operation.

39.   (Currently Amended) The system of claim 38, wherein the financial institution uses the first portion ~~of the aggregated fund~~ to pay merchants for goods or services provided to users of credit cards provided by the financial institution.

40.   (Original) The system of claim 32, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

41.   (Currently Amended) The system of claim 32, wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposit[[s]].

42.   (Canceled)

43.   (Currently Amended) The system of claim [[42]] 32, wherein the amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

44.   (Original) The system of claim 32, wherein a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.

45.   (Original) The system of claim 32, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account and a 401k account.

46.   (Original) The system of claim 32, further comprising a component for communicating over a network.

47.   (Currently Amended) The system of claim 46, wherein user devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of at least one of the at least one financial institution, and an office of an enterprise managing the financial investment fund.

48-62 (Cancelled).

63.   (Currently Amended) A computer-readable medium on which is stored a set of instructions for funding a financial institution through a financial investment fund, which when executed perform stages comprising:
    receiving a plurality of individual funds corresponding to a plurality of investors respectively;
    aggregating the plurality of individual funds into an aggregated fund for investing into the financial investment fund, wherein the financial investment fund includes a plurality of certificates of deposits and a transaction account;
    determining a first portion of the financial investment fund to invest in [[the]] a plurality of certificates of deposit[[s]] issued by the financial institution, wherein each certificate the polarity of certificates of deposit mature[[s]] at [[a]] varying predetermined time maturity dates with a degree of laddering based on anticipated need for liquidity within the aggregated fund, and wherein the financial institution uses the first portion of the financial investment fund to perform a function of the financial institution wherein the function requires the financial institution to provide cash; and
    determining, based on the amount of the first portion invested in the plurality of certificates of deposit[[s]], a second portion of the financial investment fund for investing

in [[the]] a transaction account, wherein the transaction account is used to fund a withdrawal from the financial investment fund by any investor among the plurality of investors .

64.   (Original) The computer-readable medium of claim 63, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.

65.   (Original) The computer-readable medium of claim 63, further comprising paying a return to the plurality investors from the financial investment fund.

66.   (Currently Amended) The computer-readable medium of claim 63, wherein one of the at least one financial institution manages the financial investment fund.

67.   (Currently Amended) The computer-readable medium of claim 63, wherein the plurality of certificates of deposit[[s]] have at least one of varying return rates and varying maturity dates.

68.   (Currently Amended) The computer-readable medium of claim 63, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposit[[s]], promissory notes, time deposits, and bonds.

69.   (Original) The computer-readable medium of claim 63, wherein the function of the financial institution comprises a credit card operation.

70.   (Currently Amended) The computer-readable medium of claim 69, wherein the financial institution uses the first portion of the aggregated fund to pay merchants for goods or services provided to users of credit cards provided by the financial institution.

71. (Original) The computer-readable medium of claim 63, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

72. (Currently Amended) The computer-readable medium of claim 63, wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposit[[s]].

73. (Canceled)

74. (Currently Amended) The computer-readable medium of claim [[73]] 63, wherein the amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

75. (Original) The computer-readable medium of claim 63, wherein a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.

76. (Original) The computer-readable medium of claim 63, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account and a 401k account.

77. (Currently Amended) The computer-readable medium of claim 63, the stages further comprising: wherein providing the financial investment fund comprises communicating over a network.

78. (Currently Amended) The computer-readable medium of claim 77, wherein user devices on the network are located in at least one of a home, an office, a

store, a retail center kiosk, an office of ~~at least one of~~ the ~~at least one~~ financial institution, and an office of an enterprise managing the financial investment fund.

79-93 (Cancelled).